

# Anthem Blue Cross and Blue Shield

## Anthem Bronze Pathway X PPO 4500/20%/6350 Plus w/HSA

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2015 – 12/31/2015

Coverage for: Individual + Family | Plan Type: PPO



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.anthem.com/sbc](http://www.anthem.com/sbc) or by calling (855) 738-6673.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$4,500</b> person / <b>\$9,000</b> family for In-Network Provider. Does not apply to Preventive Care. <b>\$9,000</b> person / <b>\$18,000</b> family for Out-of-Network Provider.	You must pay all costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes; <b>\$6,350</b> person / <b>\$12,700</b> family for In-Network Provider. <b>\$12,700</b> person / <b>\$25,400</b> family for Out-of-Network Provider.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, Balance-Billed charges, and Health Care This Plan Doesn't Cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Is there an overall annual limit on what the plan pays?	No; This policy has no overall annual limit on the amount it will pay each year.	The chart starting on page describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes; See <a href="http://www.anthem.com">www.anthem.com</a> or call (855) 738-6673 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page for how this

**Questions:** Call (855) 738-6673 or visit us at [www.anthem.com](http://www.anthem.com)

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call (855) 738-6673 to request a copy.

Important Questions	Answers	Why this Matters:
		plan pays different kinds of <b><u>providers</u></b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	No; You do not need a referral to see a specialist.	You can see the <b><u>specialist</u></b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page . See your policy or plan document for additional information about <b><u>excluded services</u></b> .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **In-Network provider** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
If you visit a health care <b>provider's office or clinic</b>	Primary care visit to treat an injury or illness	20% coinsurance	40% coinsurance	-----none-----
	Specialist visit	20% coinsurance	40% coinsurance	-----none-----
	Other practitioner office visit	<u>Chiropractor</u> 20% coinsurance <u>Acupuncturist</u> Not covered	<u>Chiropractor</u> 40% coinsurance <u>Acupuncturist</u> Not covered	<u>Chiropractor</u> Coverage for In-Network Provider and Non-Network Provider combined is limited to 20 visits per benefit period. <u>Acupuncturist</u> -----none-----
	Preventive care/screening/immunization	No charge	40% coinsurance	-----none-----
If you have a test	Diagnostic test (x-ray, blood work)	<u>Lab – Office</u> 20% coinsurance <u>X-Ray – Office</u> 20% coinsurance	<u>Lab – Office</u> 40% coinsurance <u>X-Ray – Office</u> 40% coinsurance	<u>Lab – Office</u> -----none----- <u>X-Ray – Office</u> -----none-----
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
If you need drugs to treat your illness or	Tier 1 - Typically Generic	20% coinsurance	50% coinsurance	Covers up to a 30 day

Common Medical Event	Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
<b>condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>		(retail and home delivery)	(retail only)	supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs.
	Tier 2 - Typically Preferred / Formulary Brand	20% coinsurance (retail and home delivery)	50% coinsurance (retail only)	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs.
	Tier 3 - Typically Non-preferred/Non-formulary and Specialty Drugs	20% coinsurance (retail and home delivery)	50% coinsurance (retail only)	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs.
	Tier 4 - Typically Specialty Drugs	20% coinsurance (retail and home delivery)	50% coinsurance (retail only)	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	-----none-----
	Physician/surgeon fees	20% coinsurance	40% coinsurance	-----none-----
<b>If you need immediate medical attention</b>	Emergency room services	20% coinsurance	Covered as In-	-----none-----

Common Medical Event	Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
			Network	
	Emergency medical transportation	20% coinsurance	Covered as In-Network	-----none-----
	Urgent care	20% coinsurance	40% coinsurance	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Coverage for In-Network Provider and Non-Network Provider combined is limited to 150 days per benefit period. Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Physician/surgeon fee	20% coinsurance	40% coinsurance	-----none-----
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	<u>Mental/Behavioral Health Office Visit</u> 20% coinsurance <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> 20% coinsurance	<u>Mental/Behavioral Health Office Visit</u> 40% coinsurance <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> 40% coinsurance	<u>Mental/Behavioral Health Office Visit</u> -----none----- <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Substance use disorder outpatient services	<u>Substance Abuse Office Visit</u> 20% coinsurance <u>Substance Abuse Facility Visit - Facility Charges</u>	<u>Substance Abuse Office Visit</u> 40% coinsurance <u>Substance Abuse Facility Visit - Facility Charges</u>	<u>Substance Abuse Office Visit</u> -----none----- <u>Substance Abuse Facility Visit - Facility Charges</u>

Common Medical Event	Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
		20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
<b>If you are pregnant</b>	Prenatal and postnatal care	20% coinsurance	40% coinsurance	-----none-----
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	Applies to inpatient facility. Other cost shares may apply depending on services provided. Failure to obtain preauthorization may result in non-coverage or reduced coverage.
<b>If you need help recovering or have other special health needs</b>	Home health care	20% coinsurance	40% coinsurance	Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 visits per benefit period.
	Rehabilitation services	20% coinsurance	40% coinsurance	Coverage for certain services is limited to 20 visits per benefit period, certain services is limited to 20 visits per benefit period, and certain services is limited to 20 visits per benefit period. Apply to In-Network Provider and Non-Network

Common Medical Event	Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
				Provider combined.
	Habilitation services	20% coinsurance	40% coinsurance	Habilitation and Rehabilitation visits count towards your Rehabilitation limit.
	Skilled nursing care	20% coinsurance	40% coinsurance	Coverage for In-Network Provider and Non-Network Provider combined is limited to 150 days per benefit period. Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Durable medical equipment	20% coinsurance	40% coinsurance	-----none-----
	Hospice service	0% coinsurance	0% coinsurance	-----none-----
If your child needs dental or eye care	Eye exam	No charge	No charge	Coverage for In-Network Provider and Non-Network Provider combined is limited to 1 exam per benefit period.
	Glasses	No charge	No charge	Coverage for In-Network Provider and Non-Network Provider combined is limited to 1 unit per benefit period and 1 additional unit if medically necessary.
	Dental check-up	10% coinsurance	30% coinsurance	Coverage for In-Network and Non-Network Provider combined is limited to

Common Medical Event	Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
				2 visits per benefit period. Not subject to deductible.



## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Most coverage provided outside the United States. See [www.bcbs.com/bluecardworldwide](http://www.bcbs.com/bluecardworldwide).
- Non-Formulary drugs
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs
- Covered Services rendered by Providers located outside the Commonwealth of KY, unless the services are for Emergency Care, Urgent Care and ambulance services; or the services are approved in advance by Anthem.

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care Coverage is limited to 20 visits per benefit period.
- Hearing aids – Covered up to age 18. Coverage for left ear is limited to 1 unit every 36 months and for right ear is limited to 1 unit every 36 months.
- Private-duty nursing Coverage is limited to 2,000 hours per benefit period.

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at (855) 738-6673. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

ATTN: Grievances and Appeals  
P.O. Box 105568  
Atlanta GA 30348-5568

Department of Labor's Employee  
Benefits Security Administration  
1-866- 444-EBSA (3272)  
[www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

Department of Insurance  
215 West Main Street  
Frankfort, Kentucky 40601  
1-502-564-3630  
1-800-595-6053  
1-800-648-6056

Kentucky Department of Insurance,  
Consumer Protection Division  
P.O. Box 517  
Frankfort, KY 40602  
1-877-587-7222  
<http://healthinsurancehelp.ky.gov>  
[DOI.CAPOmbudsman@ky.gov](mailto:DOI.CAPOmbudsman@ky.gov)

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

## Language Access Services:

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwol íínízinigo t'áá diné k'éjígoo, t'áá shoodí ba na'alníhí ya sidáhí bich'í naabídíílkíid. Eí doo biigha daago ni ba'nija'go ho'aalagíí bich'í hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béesh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'í hodiilní.

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card..

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*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

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## About These Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$2,420
- Patient pays \$5,120

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$4,500
Copays	\$0
Coinsurance	\$600
Limits or exclusions	\$20
<b>Total</b>	<b>\$5,120</b>

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact: [www.anthem.com](http://www.anthem.com) or (855) 738-6673.

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$600
- Patient pays \$4,800

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$4,500
Copays	\$0
Coinsurance	\$100
Limits or exclusions	\$200
<b>Total</b>	<b>\$4,800</b>

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: [www.anthem.com](http://www.anthem.com) or (855) 738-6673.

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co payments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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